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Date: April 11, 2005

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Total Pages: 38

To: Tony Mahmoudi
         IPEA/US

From: Janaki Davda

Re: **PCT/US03/39972**

Dear Sir,

Attached is a response to the Written Opinion mailed February 11, 2005. Please contact the undersigned at 310-553-7973 if you have any questions in this regard.

Very truly yours,

Janaki K. Davda, of
KONRAD RAYNES & VICTOR LLP

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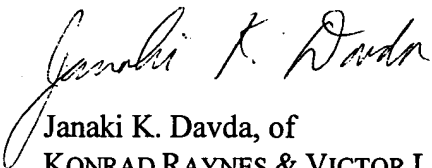To: Tony Mahmoudi
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Very truly yours,

[signature]

Janaki K. Davda, of
KONRAD RAYNES & VICTOR LLP

PATENT COOPERATION TREATY
IPEA/US

Applicant :   Questerra Corporation

International Application No. :   PCT/US03/39972

International Filing Date   :   December 16, 2003

Title: REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT

RESPONSE TO WRITTEN OPINION

Date: April 11, 2005

Mail Stop PCT, Attn: IPEA/US
Commissioner for Patents
Post Office Box 1450
Alexandria, Virginia 22313-1450

Dear Examiner:

This is the Applicant's response to the Written Opinion dated February 11, 2005.
Applicants respectfully request the Examiner to make the following amendments:

In the claims:
Replace the claims by new claims 1-92 in the attached replacement sheets.

Copies of the amended pages showing the changes made are enclosed for the Examiner's
convenience.

Also, as the addition of new claims has changed the page number of the Abstract, a replacement
sheet for the Abstract is also attached, with an updated page number.

REMARKS/ARGUMENTS

Claims 1, 2, 5-7, 9, 10, 18-21, 24, 41-43, 46-48, 50-51, 59, 62-63, 65, and 82-84 have been amended so as to more clearly define the invention.

Claims 3-4, 8, 11-17, 22-23, 25-40, 44-45, 49, 52-58, 60-61, 64, 66-81 remain unchanged.

Claims 85-92 have been newly added.

In paragraph 6, claims 5, 9, 21-22, 41, 46, 50, 62-63, and 82 were objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form, including all of the limitations of the base claim and any intervening claims. Claims 5, 9, 21, 41, 46, 50, 62-63, and 82 have been rewritten to place them in allowable form. Also, new system claims 85 and 89-92 have been added to correspond to allowable method and article of manufacture claims 5, 9, 21-22, 41, 46, 50, 62-63, and 82. Applicants respectfully submit that the new system claims 85 and 89-92 are also in allowable form.

In paragraph 5, claims 6-8 and 47-49 were indicated as lacking clarity in definition and in relation with claim 1. Claims 6-8 depend directly from amended independent claim 5, and claims 47-49 depend directly from amended independent claim 46. Claims 6-8 and 47-49 further define ring details, damage rate information, and PML rating data as claimed in independent claims 5 and 46, respectively. New claims 86-88 depend directly from new independent claim 85. Applicants respectfully submit that claims 6-8, 47-49, and 86-88 are in allowable form.

Claims 1, 42, and 83 have been amended to refer to one or more locations and to indicate that risk associated with the one or more locations is automatically assessed, and this includes generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations (e.g., FIG. 26 of Applicant's application). Then, it is determined whether to underwrite any of the one or more locations based on the assessed risk. The Greco patent (U.S. Patent No. 5,809,478) describes that an expert system matches the data in a case file to a series of risk evaluation profiles to determine the quality of

the risk, to classify the risk, and to generate advice for an agent (Col. 4, lines 4-12). The Greco patent makes no mention of generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations.

Claims 2 and 43 have been amended to refer to one or more locations to correspond to amendments to claims 1 and 42, respectively.

Claims 10 and 51 have been amended to refer to a location (i.e., from among the one or more locations of claims 1 and 42, respectively).

Also, claims 18 and 59 have been amended to indicate that rating results are capable of being displayed on a map, as is described with reference to Applicants' FIG. 30.

Claims 24, 64, and 84 have been amended to indicate that the proximity center comprises a location and that a function is executed with the proximity center to determine target data items that fall within one or more proximity areas around the proximity center. The Halstead patent at Col. 7, lines 62-65 describes quadtrees, which are one way of indexing spatial data, but there is no discussion in the Halstead patent of one or more proximity areas or determining target data items that fall within these proximity areas.

Applicants respectfully submit that neither the Greco nor the Gamble (U.S. Patent No. 6,163,770) nor the Halstead (U.S. Patent No. 6,363,392) patents describe the claimed subject matter of claims 1-92, either alone or in combination.

It is submitted that changes to overcome the objections of the Written Opinion dated 11th February 2005 have been made, but the writer requests the opportunity of a telephone interview with the Examiner should the Examiner disagree.

Respectfully submitted,

By: _Janaki K. Davda_

Janaki K. Davda
Reg. No. 40,684
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Sender's direct dial: (310) 553-7973

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I hereby certify that this correspondence is being submitted via facsimile on April 11, 2005 to fax number (703) 305-3230.

Janaki K. Davda

Janaki K. Davda

April 11, 2005

Date

WHAT IS CLAIMED IS:

1   1.   A method for evaluating risk associated with underwriting an insurance

2   policy, comprising:

3   receiving one or more locations to be covered under the insurance policy;

4   automatically assessing risk associated with the one or more locations, including

5   generating rating results for one or more perils, wherein the rating results indicate

6   whether that peril may occur at each of the one or more locations; and

7   determining whether to underwrite any of the one or more locations based on the

8   assessed risk.

1   2.   The method of claim 1, wherein determining whether to underwrite any of

2   the one more locations further comprises:

3   applying at least one business rule.

1   3.   The method of claim 1, further comprising:

2   enabling selection of at least one of an underwriting analysis and a risk analysis.

1   4.   The method of claim 1, further comprising:

2   enabling setup of an event that may impact assessment of risk.

1   5.   A method for evaluating risk associated with underwriting an insurance

2   policy, comprising:

3   enabling setup of an event that may impact assessment of risk, wherein setup of an

4   event comprises at least one of:

5   providing ring details, damage rate information, and PML rating data;

6   receiving at least one location to be covered under the insurance policy;

7   automatically assessing risk associated with the location; and

8   determining whether to underwrite the location based on the assessed risk.

Docket No. Q-02-2
Firm No. 0065.0001

- 199 -

1   6.   The method of claim 5,   wherein ring details include a number of
2 rings and ring distance between each of the rings.

1   7.   The method of claim 5, wherein damage rate information is associated
2 with each ring.

1   8.   The method of claim 5, wherein the PML rating data includes an
2 association of PML and CAP.

1   9.   A method for evaluating risk associated with underwriting an insurance
2 policy, comprising:
3   enabling setup of a landmark, wherein the setup includes assigning a name, a
4 location, a CAP, and a PML adjustment to the landmark;
5   receiving at least one location to be covered under the insurance policy;
6   automatically assessing risk associated with the location; and
7   determining whether to underwrite the location based on the assessed risk.

1   10.   The method of claim 1, wherein a location may be selected by at least one
2 of a company search, an address search, or uploading a file.

1   11.   The method of claim 10, wherein selection of a location by company
2 search further comprises:
3   receiving at least part of a company name;
4   searching for the company name in a business data store; and
5   retrieving at least one address from the searching.

1   12.   The method of claim 11, further comprising:
2   determining that there are ambiguous addresses for the company name; and

Docket No. Q-02-2
Firm No. 0065.0001

3   enabling selection of at least one of   the addresses.

1   13.   The method of claim 10, wherein selection of a location by an address

2   search further comprises:

3   receiving a street address and at least one of a zip code and a city and state.

1   14.   The method of claim 10, wherein selection of a location by uploading a

2   file further comprises:

3   associating data in the file with a predefined format.

1   15.   The method of claim 10, further comprising:

2   attempting to automatically geocode the selected location.

1   16.   The method of claim 15, wherein the location can not be automatically

2   geocoded and further comprising:

3   enabling use of a spatial interface to manually geocode the location.

1   17.   The method of claim 1, wherein automatically assessing risk further

2   comprises:

3   performing a proximity analysis.

1   18.   The method of claim 1, wherein the

2   rating results for at least one peril are capable of being displayed on a map.

1   19.   The method of claim 1, further comprising.

2   enabling drilldown into details of at least a portion of the rating results.

1   20.   The method of claim 1, further comprising:

2   enabling exporting of the rating · results.

1   21. A method for evaluating risk associated with underwriting an insurance

2 policy, comprising: enabling location specific PML analysis;

3   receiving at least one location to be covered under the insurance policy;

4   automatically assessing risk associated with the location including providing

5 rating results for at least one peril; and

6   determining whether to underwrite the location based on the assessed risk.

1   22. The method of claim 21, further comprising:

2   receiving insurance policy details;

3   receiving location details for one location associated with the insurance policy

4 details; and

5   generating PML results for the location.

1   23. The method of claim 1, wherein assessing risk associated with the location

2 further comprises:

3   assessing risk based on at least one of unbound policies and bound policies.

1   24. A method for proximity analysis, further comprising:

2   receiving selection of a proximity center, wherein the proximity center comprises

3 a location;

4   executing a function with the proximity center to determine target data items that

5 fall within one or more proximity areas around the proximity center; and

6   spatially representing the target data items.

1   25. The method of claim 24, further comprising:

2   receiving proximity dimensions and a proximity analysis target data set.

1   26.   The method of claim 25,   wherein the target data items are identified

2   from the target data set.

1   27.   The method of claim 24, wherein the function is a user-specific function.

1   28.   The method of claim 24, wherein the function may execute user-specific

2   logic to calculate result data.

1   29.   The method of claim 24, further comprising:

2   retrieving metadata for the user-specific function.

1   30.   · The method of claim 24, further comprising:

2   rendering the target data items within at least one proximity area associated with

3   the proximity center; and

4   overlaying the at least one proximity area with at least one area boundary.

1   31.   The method of claim 24, wherein there are multiple proximity areas and

2   wherein spatially representing the target data items further comprises:

3   displaying the target data items within the multiple proximity areas.

1   32.   The method of claim 24, wherein the function is a first function and

2   further comprising:

3   retrieving metadata for a second function that aggregates data in the target data set

4   based on a proximity area in which the target data item falls.

1   33.   The method of claim 32, further comprising:

2   executing the second function to obtain aggregated proximity analysis results.

1 34. The method of claim 33, further comprising:

2   retrieving metadata for a report that generates custom reports from the aggregated

3 proximity analysis results; and

4   creating the report.

1 35. The method of claim 34, further comprising:

2   displaying the report.

1 36. The method of claim 34, wherein the report comprises at least one of a

2 summary report and a full report.

1 37. The method of claim 24, wherein the proximity center is selected by at

2 least one of an address selection, a latitude and longitude selection, and manual creation

3 on a map.

1 38. The method of claim 24, wherein proximity analysis is performed for an

2 event.

1 39. The method of claim 24, further comprising:

2   saving proximity analysis data by saving at least the proximity center, proximity

3 area data, report data, and at least one spatial data layer.

1 40. The method of claim 39, further comprising:

2   enabling editing of the proximity analysis data.

1 41. A method for proximity analysis, further comprising:

2   receiving selection of a proximity center;

3   executing a function with the proximity center to determine target data items that

4   fall within a proximity area around the   proximity center; and

5   spatially representing the target data items;

6   wherein the proximity center comprises a landmark and proximity areas comprise

7   rings encircling the landmark.

1   42.   An article of manufacture including a program for evaluating risk

2   associated with underwriting an insurance policy, wherein the program causes operations

3   to be performed, the operations comprising:

4   receiving one or more locations to be covered under the insurance policy;

5   automatically assessing risk associated with the one or more locations, including

6   generating rating results for one or more perils, wherein the rating results indicate

7   whether that peril may occur at each of the one or more locations; and

8   determining whether to underwrite any of the one or more locations based on the

9   assessed risk.

1   43.   The article of manufacture of claim 42, wherein the operations for

2   determining whether to underwrite any of the one or more locations further comprise:

3   applying at least one business rule.

1   44.   The article of manufacture of claim 42, wherein the operations further

2   comprise:

3   enabling selection of at least one of an underwriting analysis and a risk analysis.

1   45.   The article of manufacture of claim 42, wherein the operations further

2   comprise:

3   enabling setup of an event that may impact assessment of risk.

1   46.   An article of manufacture   including a program for evaluating risk

2 associated with underwriting an insurance policy, wherein the program causes operations

3 to be performed, the operations comprising:

4   enabling setup of an event that may impact assessment of risk, wherein operations

5 for setup of an event comprise at least one of:

6   providing ring details, damage rate information, and PML rating data;

7   receiving at least one location to be covered under the insurance policy;

8   automatically assessing risk associated with the location; and

9   determining whether to underwrite the location based on the assessed risk.

1   47.   The article of manufacture of claim 46, wherein ring details include a

2 number of rings and ring distance between each of the rings.

1   48.   The article of manufacture of claim 46, wherein damage rate information

2 is associated with each ring.

1   49.   The article of manufacture of claim 46, wherein the PML rating data

2 includes an association of PML and CAP.

1   50.   An article of manufacture including a program for evaluating risk

2 associated with underwriting an insurance policy, wherein the program causes operations

3 to be performed, the operations comprising:

4   enabling setup of a landmark, wherein the setup includes assigning a name, a

5 location, a CAP, and a PML adjustment to the landmark;

6 receiving at least one location to be covered under the insurance policy;

7   automatically assessing risk associated with the location; and

8   determining whether to underwrite the location based on the assessed risk.

1   51.   The article of manufacture of claim 42, wherein a location may be

2 selected by at least one of a company search, an address search, or uploading a file.

1   52.   The article of manufacture of claim 51, wherein the operations for

2 selection of a location by company search further comprise:

3   receiving at least part of a company name;

4   searching for the company name in a business data store; and

5   retrieving at least one address from the searching.

1   53.   The article of manufacture of claim 52, wherein the operations further

2 comprise:

3   determining that there are ambiguous addresses for the company name; and

4   enabling selection of at least one of the addresses.

1   54.   The article of manufacture of claim 51, wherein the operations for

2 selection of a location by an address search further comprise:

3   receiving a street address and at least one of a zip code and a city and state.

1   55.   The article of manufacture of claim 51, wherein the operations for

2 selection of a location by uploading a file further comprise:

3   associating data in the file with a predefined format.

1   56.   The article of manufacture of claim 51, wherein the operations further

2 comprise:

3   attempting to automatically geocode the selected location.

1   57.   The article of manufacture of claim 56, wherein the location can not be

2 automatically geocoded and wherein the operations further comprise:

3   enabling use of a spatial interface to   manually geocode the location.

1   58.   The article of manufacture of claim 42, wherein the operations for

2   automatically assessing risk further comprise:

3   performing a proximity analysis.

1   59.   The article of manufacture of claim 42, wherein the rating results for at

2   least one peril are capable of being displayed on a map.

1   60.   The article of manufacture of claim 59, wherein the operations further

2   comprise.

3   enabling drilldown into details of at least a portion of the rating results

1   61.   The article of manufacture of claim 59, wherein the operations further

2   comprise:

3   enabling exporting of the rating results.

1   62.   An article of manufacture including a program for evaluating risk

2   associated with underwriting an insurance policy, wherein the program causes operations

3   to be performed, the operations comprising:

4   enabling location specific PML analysis;

5   receiving at least one location to be covered under the insurance policy;

6   automatically assessing risk associated with the location; and

7   determining whether to underwrite the location based on the assessed risk.

1   63.   The article of manufacture of claim 62, wherein the operations further

2   comprise: ˋ

3   receiving insurance policy details;

4   receiving location details for one   location associated with the insurance

5   policy details; and

6   generating PML results for the location.

1   64.   The article of manufacture of claim 42, wherein the operations for

2   assessing risk associated with the location further comprise:

3   assessing risk based on at least one of unbound policies and bound policies.

1   65.   An article of manufacture including a program for proximity analysis,

2   wherein the program causes operations to be performed, the operations comprising:

3   receiving selection of a proximity center, wherein the proximity center comprises

4   a location;

5   executing a function with the proximity center to determine target data items that

6   fall within one or more proximity areas around the proximity center; and

7   spatially representing the target data items.

1   66.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   receiving proximity dimensions and a proximity analysis target data set.

1   67.   The article of manufacture of claim 66, wherein the target data items are

2   identified from the target data set.

1   68.   The article of manufacture of claim 65, wherein the function is a user-

2   specific function.

1   69.   The article of manufacture of claim 65, wherein the function may execute

2   user-specific logic to calculate result data.

1   70.   The article of manufacture of claim 65, wherein the operations further

2 comprise:

3   retrieving metadata for the user-specific function.

1   71.   The article of manufacture of claim 65, wherein the operations further

2 comprise:

3   rendering the target data items within at least one proximity area associated with

4 the proximity center; and

5   overlaying the at least one proximity area with at least one area boundary.

1   72.   The article of manufacture of claim 65, wherein there are multiple

2 proximity areas and wherein the operations for spatially representing the target data items

3 further comprise:

4   displaying the target data items within the multiple proximity areas.

1   73.   The article of manufacture of claim 65, wherein the function is a first

2 function and wherein the operations further comprise:

3   retrieving metadata for a second function that aggregates data in the target data set

4 based on a proximity area in which the target data item falls.

1   74.   The article of manufacture of claim 73, wherein the operations further

2 comprise:

3   executing the second function to obtain aggregated proximity analysis results.

1   75.   The article of manufacture of claim 74, wherein the operations further

2 comprise:

3   retrieving metadata for a report that generates custom reports from the aggregated

4 proximity analysis results; and

5   creating the report.

1   76.   The article of manufacture of claim 75, wherein the operations further

2   comprise:

3   displaying the report.

1   77.   The article of manufacture of claim 75, wherein the report comprises at

2   least one of a summary report and a full report.

1   78.   The article of manufacture of claim 65, wherein the proximity center is

2   selected by at least one of an address selection, a latitude and longitude selection, and

3   manual creation on a map.

1   79.   The article of manufacture of claim 65, wherein proximity analysis is

2   performed for an event.

1   80.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   saving proximity analysis data by saving at least the proximity center, proximity

4   area data, report data, and at least one spatial data layer.

1   81.   The article of manufacture of claim 80, wherein the operations further

2   comprise:

3   enabling editing of the proximity analysis data.

1   82.   An article of manufacture including a program for proximity analysis,

2   wherein the program causes operations to be performed, the operations comprising:

3   receiving selection of a proximity center;

4   executing a function with the   proximity center to determine target data

5   items that fall within a proximity area around the proximity center; and

6   spatially representing the target data items;

.7   wherein the proximity center comprises a landmark and proximity areas comprise

8   rings encircling the landmark.

1   83.   A computer system having logic for evaluating risk associated with

2   underwriting an insurance policy, wherein the logic is executed by the computer system,

3   the logic comprising:

4   receiving one or more locations to be covered under the insurance policy;

5   automatically assessing risk associated with the one or more locations, including

6   generating rating results for one or more perils, wherein the rating results indicate

7   whether that peril may occur at each of the one or more locations; and

8   determining whether to underwrite any of the one or more locations based on the

9   assessed risk.

1 ,   84.   A computer system having logic for proximity analysis, wherein the logic

2   is executed by the computer system, the logic comprising:

3   receiving selection of a proximity center, wherein the proximity center comprises

4   a location;

.5   executing a function with the proximity center to determine target data items that

6   fall within one or more proximity areas around the proximity center; and

7   spatially representing the target data items.

1   85.   A computer system having logic for evaluating risk associated with

2   underwriting an insurance policy, wherein the logic is executed by the computer system,

3   the logic comprising:

4   enabling setup of an event that may   impact assessment of risk, wherein setup of

5   an event comprises at least one of:

6   providing ring details, damage rate information, and PML rating data;

7   receiving at least one location to be covered under the insurance policy;

8   automatically assessing risk associated with the location; and

9   determining whether to underwrite the location based on the assessed risk.

1   86.   The article of manufacture of claim 85, wherein ring details include a

2   number of rings and ring distance between each of the rings.

1   87.   The article of manufacture of claim 85, wherein damage rate information

2   is associated with each ring.

1   88.   The article of manufacture of claim 85, wherein the PML rating data

2   includes an association of PML and CAP.

1   89.   A computer system having logic for evaluating risk associated with

2   underwriting an insurance policy, wherein the logic is executed by the computer system,

3   the logic comprising:

4   enabling setup of a landmark, wherein the setup includes assigning a name, a

5   location, a CAP, and a PML adjustment to the landmark;

6   receiving at least one location to be covered under the insurance policy;

7   automatically assessing risk associated with the location; and

8   determining whether to underwrite the location based on the assessed risk.

1   90.   A computer system having logic for evaluating risk associated with

2   underwriting an insurance policy, wherein the logic is executed by the computer system,

3   the logic comprising:

4 enabling location specific PML analysis;

5 receiving at least one location to be covered under the insurance policy;

6 automatically assessing risk associated with the location; and

7 determining whether to underwrite the location based on the assessed risk.

1 91. The computer system of claim 87, wherein the logic further comprises:

2 receiving insurance policy details;

3 receiving location details for one location associated with the insurance policy

4 details; and

5 generating PML results for the location.

1 92. A computer system having logic for proximity analysis, wherein the logic

2 is executed by the computer system, the logic comprising:

3 receiving selection of a proximity center;

4 executing a function with the proximity center to determine target data items that

5 fall within a proximity area around the proximity center; and

6 spatially representing the target data items;

7 wherein the proximity center comprises a landmark and proximity areas comprise

8 rings encircling the landmark

REAL-TIME INSURANCE POLICY
UNDERWRITING AND RISK MANAGEMENT

5   ABSTRACT

   Provided is a technique for evaluating risk associated with underwriting an insurance policy. At least one location to be covered under the insurance policy is received. Risk associated with the location is automatically assessed. It is determined whether to underwrite the location based on the assessed risk.

10   Also provided is a technique for proximity analysis. Selection of a proximity center is received. A function is executed with the proximity center to determine target data items that fall within a proximity area around the proximity center. The target data items are spatially represented.

WHAT IS CLAIMED IS:

1.   A method for evaluating risk associated with underwriting an insurance policy, comprising:

receiving one or more locations to be covered under the insurance policy;

automatically assessing risk associated with the one or more locations, including generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations; and

determining whether to underwrite any of the one or more locations based on the assessed risk.

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2.   The method of claim 1, wherein determining whether to underwrite any of the one more locations further comprises:

applying at least one business rule.

3.   The method of claim 1, further comprising:

enabling selection of at least one of an underwriting analysis and a risk analysis.

4.   The method of claim 1, further comprising:

enabling setup of an event that may impact assessment of risk.

5.   A method for evaluating risk associated with underwriting an insurance policy, comprising:

enabling setup of an event that may impact assessment of risk, wherein setup of an event comprises at least one of:

providing ring details, damage rate information, and PML rating data;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

Deleted: The method of claim 4,

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1   6.   The method of claim 5,   wherein ring details include a number of

2   rings and ring distance between each of the rings.

1   7.   The method of claim 5, wherein damage rate information is associated

2   with each ring.

1   8.   The method of claim 5, wherein the PML rating data includes an

2   association of PML and CAP.

1   9.   A method for evaluating risk associated with underwriting an insurance

2   policy, comprising:

3   enabling setup of a landmark, wherein the setup includes assigning a name, a

4   location, a CAP, and a PML adjustment to the landmark;

5   receiving at least one location to be covered under the insurance policy;

6   automatically assessing risk associated with the location; and

7   determining whether to underwrite the location based on the assessed risk.

1   10.   The method of claim 1, wherein a location may be selected by at least one

2   of a company search, an address search, or uploading a file.

1   11.   The method of claim 10, wherein selection of a location by company

2   search further comprises:

3   receiving at least part of a company name;

4   searching for the company name in a business data store; and

5   retrieving at least one address from the searching.

1   12.   The method of claim 11, further comprising:

2   determining that there are ambiguous addresses for the company name; and

3   enabling selection of at least one of   the addresses.

1   13.   The method of claim 10, wherein selection of a location by an address

2   search further comprises:

3   receiving a street address and at least one of a zip code and a city and state.

1   14.   The method of claim 10, wherein selection of a location by uploading a

2   file further comprises:

3   associating data in the file with a predefined format.

1   15.   The method of claim 10, further comprising:

2   attempting to automatically geocode the selected location.

1   16.   The method of claim 15, wherein the location can not be automatically

2   geocoded and further comprising:

3   enabling use of a spatial interface to manually geocode the location.

1   17.   The method of claim 1, wherein automatically assessing risk further

2   comprises:

3   performing a proximity analysis.

1   18.   The method of claim 1, wherein the   **Deleted:** further comprising:

2   rating results for at least one peril are capable of being displayed on a map.   **Deleted:** providing

                                                                                             Deleted: ¶

1   19.   The method of claim 1, further comprising.   **Deleted:** 8

2   enabling drilldown into details of at least a portion of the rating results.

1   20.   The method of claim 1, further comprising: -   **Deleted:** 8

2   enabling exporting of the rating   results.

1   21.   A method for evaluating risk associated with underwriting an insurance

2   policy, comprising;   enabling location specific PML analysis;

3   receiving at least one location to be covered under the insurance policy;

4   automatically assessing risk associated with the location including providing

5   rating results for at least one peril; and

6   determining whether to underwrite the location based on the assessed risk.

1   22.   The method of claim 21, further comprising:

2   receiving insurance policy details;

3   receiving location details for one location associated with the insurance policy

4   details; and

5   generating PML results for the location.

1   23.   The method of claim 1, wherein assessing risk associated with the location

2   further comprises:

3   assessing risk based on at least one of unbound policies and bound policies.

1   24.   A method for proximity analysis, further comprising:

2   receiving selection of a proximity center, wherein the proximity center comprises

3   a location;

4   executing a function with the proximity center to determine target data items that

5   fall within one or more proximity areas around the proximity center; and

6   spatially representing the target data items.

1   25.   The method of claim 24, further comprising:

2   receiving proximity dimensions and a proximity analysis target data set.

Docket No. Q-02-2
Firm No. 0065.0001

1   26.   The method of claim 25,   wherein the target data items are identified

2   from the target data set.

1   27.   The method of claim 24, wherein the function is a user-specific function.

1   28.   The method of claim 24, wherein the function may execute user-specific

2   logic to calculate result data.

1   29.   The method of claim 24, further comprising:

2   retrieving metadata for the user-specific function.

1   30.   The method of claim 24, further comprising:

2   rendering the target data items within at least one proximity area associated with

3   the proximity center; and

4   overlaying the at least one proximity area with at least one area boundary.

1   31.   The method of claim 24, wherein there are multiple proximity areas and

2   wherein spatially representing the target data items further comprises:

3   displaying the target data items within the multiple proximity areas.

1   32.   The method of claim 24, wherein the function is a first function and

2   further comprising:

3   retrieving metadata for a second function that aggregates data in the target data set

4   based on a proximity area in which the target data item falls.

1   33.   The method of claim 32, further comprising:

2   executing the second function to obtain aggregated proximity analysis results.

Docket No. Q-02-2
Firm No. 0065.0001

1   34.   The method of claim 33,   further comprising:
2   retrieving metadata for a report that generates custom reports from the aggregated
3   proximity analysis results; and
4   creating the report.

1   35.   The method of claim 34, further comprising:
2   displaying the report.

1   36.   The method of claim 34, wherein the report comprises at least one of a
2   summary report and a full report.

1   37.   The method of claim 24, wherein the proximity center is selected by at
2   least one of an address selection, a latitude and longitude selection, and manual creation
3   on a map.

1   38.   The method of claim 24, wherein proximity analysis is performed for an
2   event.

1   39.   The method of claim 24, further comprising:
2   saving proximity analysis data by saving at least the proximity center, proximity
3   area data, report data, and at least one spatial data layer.

1   40.   The method of claim 39, further comprising:
2   enabling editing of the proximity analysis data.

1   41.   A method for proximity analysis, further comprising:
2   receiving selection of a proximity center;
3   executing a function with the proximity center to determine target data items that

| Deleted: The method of claim 24, |

4 fall within a proximity area around the   proximity center; and

5   spatially representing the target data items;

6   wherein the proximity center comprises a landmark and proximity areas comprise

7 rings encircling the landmark.

1   42.   An article of manufacture including a program for evaluating risk

2 associated with underwriting an insurance policy, wherein the program causes operations

3 to be performed, the operations comprising:

4   receiving one or more locations to be covered under the insurance policy;   **Deleted:** at least

5   automatically assessing risk associated with the one or more locations, including

6 generating rating results for one or more perils, wherein the rating results indicate

7 whether that peril may occur at each of the one or more locations; and

8   determining whether to underwrite any of the one or more locations based on the

9 assessed risk.

1   43.   The article of manufacture of claim 42, wherein the operations for

2 determining whether to underwrite any of the one or more locations further comprise:

3   applying at least one business rule.

1   44.   The article of manufacture of claim 42, wherein the operations further

2 comprise:

3   enabling selection of at least one of an underwriting analysis and a risk analysis.

1   45.   The article of manufacture of claim 42, wherein the operations further

2 comprise:

3   enabling setup of an event that may impact assessment of risk.

46.   An article of manufacture   including a program for evaluating risk

associated with underwriting an insurance policy, wherein the program causes operations

to be performed, the operations comprising:

enabling setup of an event that may impact assessment of risk, wherein operations

for setup of an event comprise at least one of:

providing ring details, damage rate information, and PML rating data;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

47.   The article of manufacture of claim 46, wherein ring details include a

number of rings and ring distance between each of the rings.

48.   The article of manufacture of claim 46, wherein damage rate information

is associated with each ring.

49.   The article of manufacture of claim 46, wherein the PML rating data

includes an association of PML and CAP.

50.   An article of manufacture including a program for evaluating risk

associated with underwriting an insurance policy, wherein the program causes operations

to be performed, the operations comprising:

enabling setup of a landmark, wherein the setup includes assigning a name, a

location, a CAP, and a PML adjustment to the landmark;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

1   51.   The article of manufacture of claim 42, wherein a location may be

2   selected by at least one of a company search, an address search, or uploading a file.

1   52.   The article of manufacture of claim 51, wherein the operations for

2   selection of a location by company search further comprise:

3   receiving at least part of a company name;

4   searching for the company name in a business data store; and

5   retrieving at least one address from the searching.

1   53.   The article of manufacture of claim 52, wherein the operations further

2   comprise:

3   determining that there are ambiguous addresses for the company name; and

4   enabling selection of at least one of the addresses.

1   54.   The article of manufacture of claim 51, wherein the operations for

2   selection of a location by an address search further comprise:

3   receiving a street address and at least one of a zip code and a city and state.

1   55.   The article of manufacture of claim 51, wherein the operations for

2   selection of a location by uploading a file further comprise:

3   associating data in the file with a predefined format.

1   56.   The article of manufacture of claim 51, wherein the operations further

2   comprise:

3   attempting to automatically geocode the selected location.

1   57.   The article of manufacture of claim 56, wherein the location can not be

2   automatically geocoded and wherein the operations further comprise:

3   enabling use of a spatial interface to   manually geocode the location.

1   58.   The article of manufacture of claim 42, wherein the operations for
2   automatically assessing risk further comprise:
3   performing a proximity analysis.

1   59.   The article of manufacture of claim 42, wherein the rating results for at
2   least one peril are capable of being displayed on a map.

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> providing

1   60.   The article of manufacture of claim 59, wherein the operations further
2   comprise.
3   enabling drilldown into details of at least a portion of the rating results

1   61.   The article of manufacture of claim 59, wherein the operations further
2   comprise:
3   enabling exporting of the rating results.

1   62.   An article of manufacture including a program for evaluating risk
2   associated with underwriting an insurance policy, wherein the program causes operations
3   to be performed, the operations comprising:
4   enabling location specific PML analysis;
5   receiving at least one location to be covered under the insurance policy;
6   automatically assessing risk associated with the location; and
7   determining whether to underwrite the location based on the assessed risk.

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1   63.   The article of manufacture of claim 62, wherein the operations further
2   comprise:
3   receiving insurance policy details;

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Docket No. Q-02-2
· Firm No. 0065.0001

4   receiving location details for one   location associated with the insurance

5   policy details; and

6   generating PML results for the location.

1   64.   The article of manufacture of claim 42, wherein the operations for

2   assessing risk associated with the location further comprise:

3   assessing risk based on at least one of unbound policies and bound policies.

1   65.   An article of manufacture including a program for proximity analysis,

2   wherein the program causes operations to be performed, the operations comprising:

3   receiving selection of a proximity center, wherein the proximity center comprises

4   a location;

5   executing a function with the proximity center to determine target data items that

6   fall within, one or more proximity areas around the proximity center; and

7   spatially representing the target data items.

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1   66.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   receiving proximity dimensions and a proximity analysis target data set.

1   67.   The article of manufacture of claim 66, wherein the target data items are

2   identified from the target data set.

1   68.   The article of manufacture of claim 65, wherein the function is a user-

2   specific function.

1   69.   The article of manufacture of claim 65, wherein the function may execute

2   user-specific logic to calculate result data.

1   70.   The article of manufacture of claim 65, wherein the operations further

2 comprise:

3   .   retrieving metadata for the user-specific function.

1   71.   The article of manufacture of claim 65, wherein the operations further

2 comprise:

3   rendering the target data items within at least one proximity area associated with

4 the proximity center; and

5   overlaying the at least one proximity area with at least one area boundary.

1   72.   The article of manufacture of claim 65, wherein there are multiple

2 proximity areas and wherein the operations for spatially representing the target data items

3 further comprise:

4   displaying the target data items within the multiple proximity areas.

1   73.   The article of manufacture of claim 65, wherein the function is a first

2 function and wherein the operations further comprise:

3   · retrieving metadata for a second function that aggregates data in the target data set

4 based on a proximity area in which the target data item falls.

1   74.   The article of manufacture of claim 73, wherein the operations further

2 comprise:

3   executing the second function to obtain aggregated proximity analysis results.

1   75.   The article of manufacture of claim 74, wherein the operations further

2 comprise:

3   retrieving metadata for a report that generates custom reports from the aggregated

4 proximity analysis results; and

5   creating the report.

1   76.   The article of manufacture of claim 75, wherein the operations further

2   comprise:

3   displaying the report.

1   77.   The article of manufacture of claim 75, wherein the report comprises at

2   least one of a summary report and a full report.

1   78.   The article of manufacture of claim 65, wherein the proximity center is

2   selected by at least one of an address selection, a latitude and longitude selection, and

3   manual creation on a map.

1   79.   The article of manufacture of claim 65, wherein proximity analysis is

2   performed for an event.

1   80.   The article of manufacture of claim 65, wherein the operations further

2   comprise:

3   · saving proximity analysis data by saving at least the proximity center, proximity

4   area data, report data, and at least one spatial data layer.

1   81.   The article of manufacture of claim 80, wherein the operations further

2   comprise:

3   enabling editing of the proximity analysis data.

1   82.   An article of manufacture including a program for proximity analysis,

2   wherein the program causes operations to be performed, the operations comprising:

3   receiving selection of a proximity center;

Docket No. Q-02-2
Firm No. 0065.0001

4   executing a function with the   proximity center to determine target data

5 items that fall within a proximity area around the proximity center; and

6   spatially representing the target data items;

7   wherein the proximity center comprises a landmark and proximity areas comprise

8 rings encircling the landmark.

1   83.   A computer system having logic for evaluating risk associated with

2 underwriting an insurance policy, wherein the logic is executed by the computer system,.

3 the logic comprising:

4   receiving one or more locations to be covered under the insurance policy;   **Deleted: at least**

5   automatically assessing risk associated with the one or more locations, including

6 generating rating results for one or more perils, wherein the rating results indicate

7 whether that peril may occur at each of the one or more locations; and

8   determining whether to underwrite any of the one or more locations based on the

9 assessed risk.

1   84.   A computer system having logic for proximity analysis, wherein the logic

2   is executed by the computer system, the logic comprising:

3   receiving selection of a proximity center, wherein the proximity center comprises

4 a location;

5   executing a function with the proximity center to determine target data items that

6 fall within one or more proximity areas around the proximity center; and   **Deleted: a**

7   spatially representing the target data items.

1   85.   A computer system having logic for evaluating risk associated with

2 underwriting an insurance policy, wherein the logic is executed by the computer system,

3 the logic comprising:

4   enabling setup of an event that may   impact assessment of risk, wherein setup of

5   an event comprises at least one of:

6   providing ring details, damage rate information, and PML rating data;

7   receiving at least one location to be covered under the insurance policy;

8   automatically assessing risk associated with the location; and

9   determining whether to underwrite the location based on the assessed risk.

1   86.   The article of manufacture of claim 85, wherein ring details include a

2   number of rings and ring distance between each of the rings.

1   87.   The article of manufacture of claim 85, wherein damage rate information

2   is associated with each ring.

1   88.   The article of manufacture of claim 85, wherein the PML rating data

2   includes an association of PML and CAP.

1   89.   A computer system having logic for evaluating risk associated with

2   underwriting an insurance policy, wherein the logic is executed by the computer system,

3   the logic comprising:

4   enabling setup of a landmark, wherein the setup includes assigning a name, a

5   location, a CAP, and a PML adjustment to the landmark;

6   receiving at least one location to be covered under the insurance policy;

7   automatically assessing risk associated with the location; and

8   determining whether to underwrite the location based on the assessed risk.

1   90.   A computer system having logic for evaluating risk associated with

2   underwriting an insurance policy, wherein the logic is executed by the computer system,

3   the logic comprising:

4   enabling location specific PML   analysis;

5   receiving at least one location to be covered under the insurance policy;

6   automatically assessing risk associated with the location; and

7   determining whether to underwrite the location based on the assessed risk.

1   91.   The computer system of claim 87, wherein the logic further comprises:

2   receiving insurance policy details;

3   receiving location details for one location associated with the insurance policy

4   details; and

5   generating PML results for the location.

1   92.   A computer system having logic for proximity analysis, wherein the logic

2   is executed by the computer system, the logic comprising:

3   receiving selection of a proximity center;

4   executing a function with the proximity center to determine target data items that

5   fall within a proximity area around the proximity center; and

6   spatially representing the target data items;

7   wherein the proximity center comprises a landmark and proximity areas comprise

8   rings encircling the landmark